GOVERNMENT OF INDIA
DEFENCE
LOK SABHA

UNSTARRED QUESTION NO:1040
ANSWERED ON:20.08.2007
INSURANCE COVER TO DEFENCE PERSONNEL
Pallani Shamy Shri K.C .

Will the Minister of DEFENCE be pleased to state:

(a) the details of insurance cover being provided by the Government to various categories of defence personnel;

(b) whether there is any proposal to extend more such insurance facilities to the defence personnel and their families; and

(c) if so, the details thereof?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF DEFENCE (SHRI A.K. ANTONY)

(a) Ex-gratia payments are made by the Government in the event of death of defence service personnel in the performance of bonafide official duties. The existing orders provide for payment of ex-gratia of Rs.5.00 lakhs in cases of death occurring due to accidents in the course of performance of duties and in cases of death occurring in the course of performance of duties attributable to acts of violence by terrorists, anti-social elements, etc. Ex-gratia of Rs.7.5 lakhs is admissible in cases of death during
(i) border skirmishes and
(ii) action against militants, terrorists, extremists, etc. Ex-gratia of Rs.10.00 lakhs is admissible in cases of death occurring during enemy action in war or such war like engagements which are specifically notified by Ministry of Defence.

In addition to the ex-gratia payments, insurance cover is provided to Army, Navy and Air Force personnel under Army Group Insurance Fund, Naval Group Insurance Fund and Air Force Group Insurance Fund respectively which are registered

societies under the Societies Act XXI of 1860. The insurance is wholly self supporting and self administered scheme with a view to provide compulsory Group Insurance cum Saving Scheme to defence service personnel while in service. The insurance cover for Army and Navy under the scheme is Rs.15 lakhs for Officers and Rs.7.5 lakhs for Personnel Below Officer Rank (PBOR). Similarly, for Air Force Officers, PBORs and Non Combatants (Enrolled) the insurance cover is Rs.20 lakhs, Rs.10 lakhs and Rs.4 lakhs respectively. Besides, additional insurance cover under the Group Insurance Scheme is available for aviation/submarine personnel.

The Group Insurance Scheme is also providing post retirement insurance cover under Extended Insurance Scheme upto a specified age.

These insurance coverage are in addition to ex-gratia payments made by the Government in the event of death or disability pension.

(b) No, Sir.

(c) Does not arise.